

EXHIBIT

13

RIPPLE EFFECTS ON LOCAL SAIPAN ASSOCIATED WITH BUSINESS INVESTMENT

September 2023

KYOSEI-BANK GROUP

Objective.

THE GROUP'S INVESTMENT IN THIS PROJECT IS NOT MERELY FOR PROFIT, BUT TO **CONTRIBUTE TO THE RESOLUTION, DEVELOPMENT, AND PROSPERITY OF THE Environment, Energy, Food (Agriculture, Aquaculture industry), then reestablish the Tourism (including Integrated market and Transportation system) in Saipan with Advanced technologies hold by the Group.**

Energy



Carbon neutral synthetic fuel

Aquaculture industry



A major center of inshore aquaculture

Agriculture



New Local Products

Garbage disposal



High-temperature, high- pressure water splitting treatment (ORP)

Tourist trade



Glamping market expansion

General market



Opened "General Market Street

Marine sports



Outdoor experience utilizing the water

Traffic system



Transportation infrastructure development using synthetic fuels

THE GOAL IS TO CREATE INDUSTRIES IN EACH REGION AND TO INCREASE EMPLOYMENT FOR 10,000 PEOPLE IN 10 YEARS.

About Us About Kyosei-Bank Group

Kyosei-Bank Group's management philosophy is **"Co-synthesis"** – living together with people and living in harmony with the environment.

We see the essential human need as spiritual joy and spiritual growth.

The philosophy is based on **"living for"** people and the environment.

About Us

Establishment

August 1998

Chairman of the
Board : Kenichi Yanase
CEO: Hiroshi Kaneko

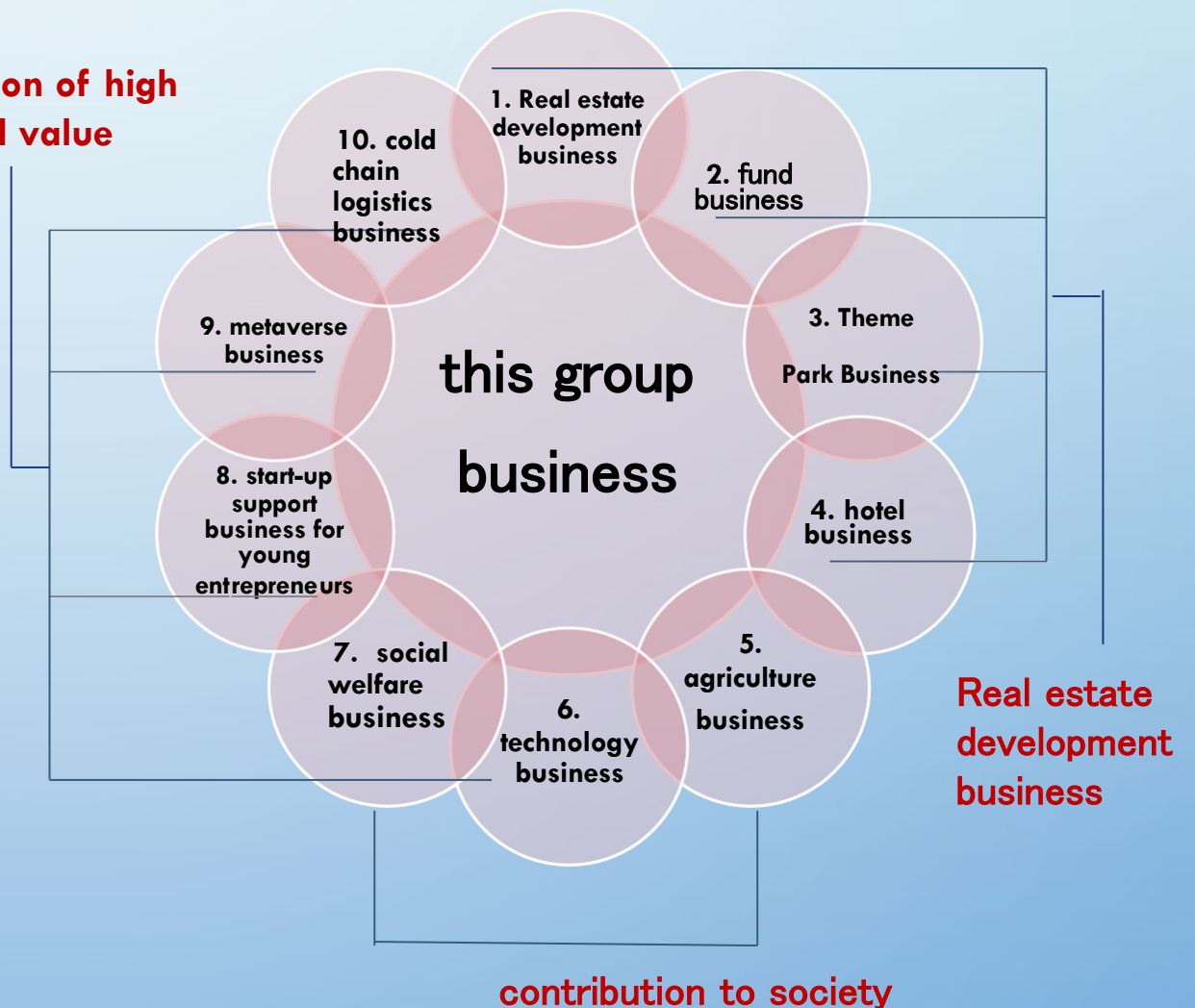
capital stock
379.5 million yen

address (e.g. of house)
Kojimachi, Chiyoda-ku, Tokyo
3, 5-chome

Home Page: <https://www.kyosei-bank.co.jp/>

Business

Creation of high
added value



Today, there are more than 20 group companies providing services expanding to Theme Park, Hotel, Tourism Resources Development, Technology, Agriculture, Social Welfare, Metaverse and Cold-chain Logistics Businesses.

Our Mission and Vision

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Based on the idea of "symbiosis" of "living for the sake of people and the environment"

We will create a prosperous society through corporate activities.

Our Mission

The Kyosei Bank Group's mission lies in "Symbiosis," where people seek true health, live together with others, and live in harmony with the environment. As social structure changes, people's desires change, and the time is coming when the economic ideas and values of a capitalist economy that pursues materialistic desires will no longer work. We call it "Symbiosis" or "Tomoiki-ism".

Our Vision

We aim to become a world-class real estate developer with innovative technology, such as cold-chain logistics and data centers, which has been proving by our Narita Project.



Our Leadership Team

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Deep and proven industry experience



Kennichi Yanase



**Founder &
Chairman**

he was born in **1966 in Hyogo Prefecture, Japan**. After graduating from high school, he joined the **Self-defence Forces**. Subsequently, he started **wealthy consulting** in 1992. Afterwards, in 1998, he established the **Kyosei Bank Group**.



Hiroshi Kaneko



CEO

After earning a **PHD** from the Advanced Science Research Center of the **University of Tokyo**, he began to serve as a visiting professor at the Sustainable Research and Development Center of **Peking University** in 1998. Subsequently, he joined the **Kyosei Bank Group** in 2019.

Message from the Founder

Our goal is to create a society based on the philosophy and concept of 'symbiosis,' where the essential human desire is for spiritual joy and spiritual growth, and where 'living for the sake of others and the environment' is the basic principle.



CEO, Hong Wei (Asia) Holdings Company Limited (8191.HK)



CEO, Institute of Man and Science Inc.



CEO, Aijex Pharma International Inc.



CEO, Smart Wood Japan Inc.

Our Business example: Narita Project

Narita Project is expected to be our representative model in future's business deployment

Valuation:

Phase1: \$4B

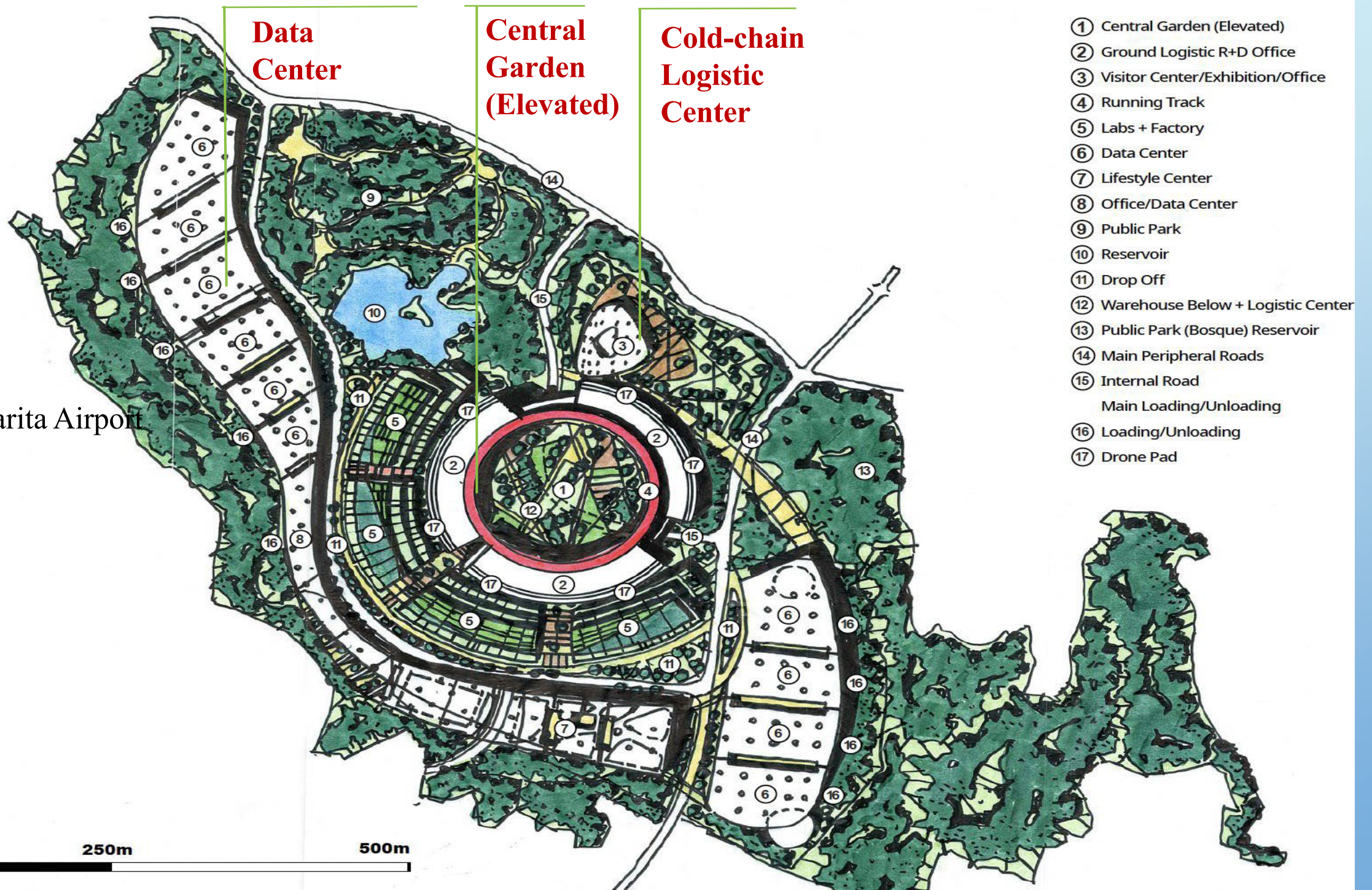
Phase2: \$4B

Location:

2Km from Narita Airport

Total Area:

445,000m²



The Kyosei-Bank Group has some advanced technologies:

Environment:

Organic Recycle Plant (ORP): This steam plant uses high heat and pressure to turn organic and plastic waste into useful materials like fertilizer and cattle feed.

Energy

E-fuel: It's an eco-friendly fuel made from carbon dioxide (CO₂) and hydrogen (H₂). It's carbon-neutral because it uses renewable hydrogen and captures CO₂ from power plants and the air, reducing production costs.

Food

Hybrid Ice: This new ice-making tech instantly freezes concentrated saltwater, creating high-quality frozen products at a lower cost than traditional methods. It only needs salt, water, and electricity.

Tourism

Smart wood: This technology makes wood more resistant to decay, insects, heat, and damage by immersing it in a chemical solution.

TOURISM INDUSTRY

Tourism_Current Situation and Issues

Saipan is a major island in the Northern Mariana Islands, and

tourism is an important part of the island's economy

2007~2022 Tourist Trends (Total)



From 2005 to 2006, Saipan was a popular destination for Japanese travelers, but **visa restrictions and fluctuations in air traffic caused the number of Japanese visitors to decline**. On the other hand, the number of visitors from China and Korea increased, and promotions and the easing of visa restrictions also contributed to the increase in visitor numbers.

The coronavirus caused an overall decline in the number of tourists, but **recently** there have been signs of **recovery, especially in South Korea and Japan**.

Year 2023

Overwhelming majority of Korean travelers.

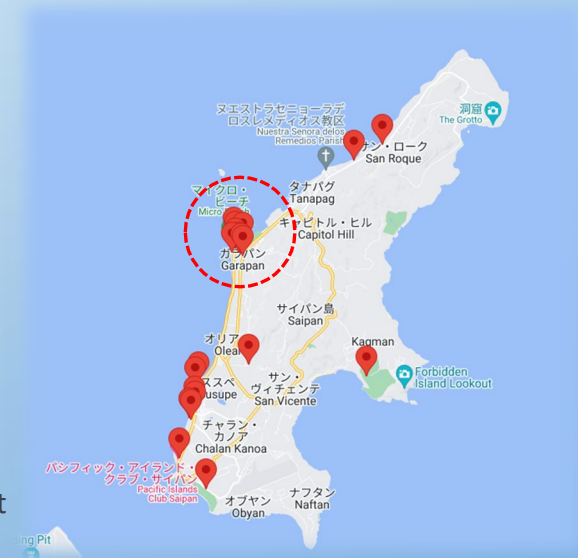
Japanese are also recovering

	Feb.	Mar.	Apr.
JAPAN			
FY 2022	57	15	49
FY 2023	605	471	479
% change	961.4%	3040.0%	877.6%
KOREA			
FY 2022	2,821	2,832	4,251
FY 2023	12,025	9,356	11,189
% change	326.3%	230.4%	163.2%
CHINA			
FY 2022	17	7	4
FY 2023	73	58	164
% change	329.4%	728.6%	4000.0%

Hotel Trends

Beachfront: Saipan has many beautiful beaches and many hotels are located on the beachfront. Many hotels are located on the beachfront and offer sandy beaches and ocean views.

Garapan District: Many hotels are concentrated in the Garapan District, the tourist center of Saipan. It is a convenient location for shopping, restaurants, and other tourist facilities.



Issues: Many of the hotels were built in the 1980s~1990s, and there are concerns about their aging.

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Tourism _ Proposal 1_Glamping Hotel

Low cost, high quality, value-added, fully villa-style hotel

Opening a new glamping hotel that adds "comfort," "high added value," and "high quality" to the worldwide popularity of glamping.

A completely all-inclusive hotel offering a variety of services and activities along with upscale presentation.



Potential employment (1 area: 20 sites)

Facility Staff

Front desk staff: 3
Cleaning staff: 10 and more
Cooks: 3 to 4
Maintenance staff: 2

Target: Total 2000 sites in 100 areas

Within the new Marianas

Jobs created: 1,500 to 2,000

Guide and activity staff

2~4 guides/instructors

Marketing and sales staff

Staff responsible for marketing and sales activities. 1 to 2

Project Development and Management Staff

Staff in charge of planning, development and project management of glamping projects. 2 to 3

Glamping is on the rise in popularity.

Japanese tourists are expected to be acquired!

Due in part to the influence of social networking and Instagram, glamping is popular among people seeking a photo-worthy location and experience, including luxurious facilities and comfortable accommodations. With the number of glamping facilities increasing in Japan, further expansion of demand is expected.

Typhoon-proof.

Utilize toughened wood!



This technology is also excellent in water resistance, and can be applied to trailer houses. This technology is owned by the Group and has a proven actual record.

Proposal for a concept hotel that combines Japanese spirituality with Saipan's unique location

精神的な資源

日本人の精神性

Japanese mentality



カテゴリー

養生ホテル

日本の古来から伝わる、日本ならではのウェルネス方法のそのすべて体験できる場所

Category: **Curing Hotels**

Where you can experience all the ancient and unique Japanese wellness traditions



Approach Area - 蒸気を浴びて心身を浄める体験の提供



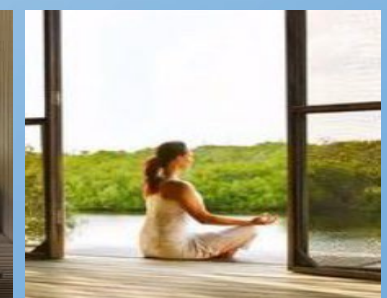
Lobby Area - 診断して個々の体調に合わせた体験の提供



Outer Public Area - 体内を温めて吸収力を高める体験の提供



Inner Public Area - 体内にエネルギーを蓄える体験の提供



Guest Room Area - デトックスして心身を静養する体験の提供

Tourism_Proposal_2-2_Japanese-Style Hotels

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※This photo is a representation and does not depict the actual work completed by our group.

Contributing to the enhancement of food products and satisfaction

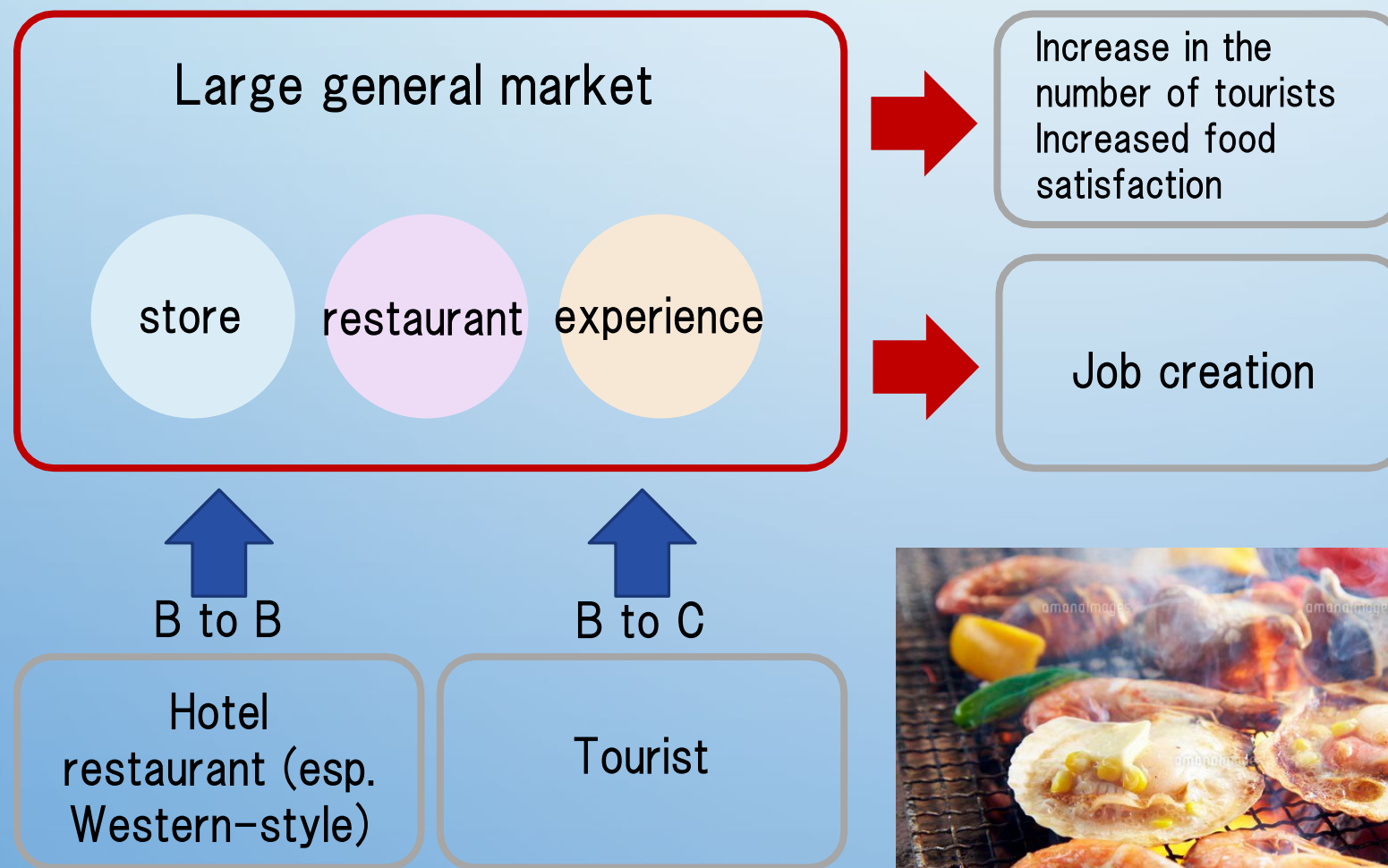
The Group's superior **freezing technology** allows us to handle Japanese meat, fish, and vegetables.

Opening **"Comprehensive Market Street"** (*wholesale area (PRO market)/tourist market).

Many sales stores and restaurants will be opened in the market area to form a town district. This attracts **tourists** and **creates many jobs**.

The target customers aim not only to tourists, but also to hotels, restaurants, and other businesses.

To add value of the gourmet experience throughout Saipan.



Tourism_Proposal_3_1 Market Example: Toretore marché

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Toretore marché (market) is one of the ongoing project to establish a facility of combinations for fish wholesale market, supermarket, and restaurants promoted by Kyosei-Bank Group in Ise, Mie province of Japan.

People can enjoy buying and eating fresh fish that processed through Hybrid Ice cold-chain.



Obtain a license to operate marine sports to further enhance of entertainment

We will also focus on developing new activities and programs to provide tourists with new experiences.

Our goal is to increase customer satisfaction by offering a variety of choices and excitement.



JOYPOLIS, a subsidiary of the Group, has been involved in a number of outstanding leisure facilities in Japan and abroad.

By working with them and proposing new experiential activities, we will help increase the number of travelers.

SUMMARY

summary

This business plan aims to contribute to the development of the tourism, general market, agriculture, and energy industries, with entertainment casino operations as a major pillar.

The goal is to attract more tourists by using the entertainment casinos as a priming ground to revitalize the tourism industry, as well as to achieve **sustainable economic growth** by developing integrated markets and promoting the local agriculture and energy industries.

Through this plan, we will promote economic revitalization and job creation in Saipan and contribute to the overall development of this region.

Assumed area: PUBLIC LANDS

